CLAIMS

What is claimed is:

1   1.   A method for authorizing an electronic data transfer comprising the steps

2   of:

3   receiving an authentication request containing a digital certificate from a

4   requesting device via a communication link;

5   determining whether the digital certificate is valid;

6   creating an authentication response denying the authentication request when the

7   digital certificate is not valid, or approving the authentication request when the digital

8   certificate is valid;

9   sending the authentication response to the requesting device via the

10   communication link; and

11   storing information about the electronic data transfer, the digital certificate and at

12   least a portion of the authentication response.

1   2.   The method as recited in claim 1 wherein the authentication request and

2   the authentication response are transmitted via encrypted messages.

1   3.   The method as recited in claim 1 wherein the step of determining whether

2   the digital certificate is valid comprises the steps of:

3   sending a validation request for the digital certificate to a validation authority; and

4   receiving a validation response from the validation authority indicating whether or

5   not the digital certificate is valid.

1   4.   The method as recited in claim 1 wherein the authentication response

2   includes a date/time stamp.

1   5.   The method as recited in claim 1 wherein the authentication response

2   includes a digital receipt.

1   6.   The method as recited in claim 5 wherein the digital receipt includes an

2   identification of an originator of the electronic data transfer.

1   7.   The method as recited in claim 5 wherein the digital receipt includes an

2   identification of a recipient of the electronic data transfer.

1   8.   The method as recited in claim 1 wherein the information about the

2   electronic data transfer includes an electronic document.

1   9.   A method for authorizing an electronic data transfer comprising the steps

2   of:

3   receiving an authentication request containing a digital certificate and information

4   about the electronic data transfer from a requesting device via a communication link;

5   determining whether the digital certificate is valid;

6   creating an authentication response denying the authentication request when the

7   digital certificate is not valid, or approving the authentication request when the digital

8   certificate is valid;

9   sending the authentication response to the requesting device via the

10   communication link;

11   creating a digital receipt for the electronic data transfer when the digital certificate

12   is valid; and

13   storing the information about the electronic data transfer, the digital certificate

14   and at least a portion of the authentication response.

1   10.   The method as recited in claim 9 wherein the authentication request, the

2   authentication response and the information about the electronic data transfer are

3   transmitted via encrypted messages.

1   11.   The method as recited in claim 9 wherein the step of determining whether

2   the digital certificate is valid comprises the steps of:

3   sending a validation request for the digital certificate to a validation authority; and

4   receiving a validation response from the validation authority indicating whether or

5   not the digital certificate is valid.

1   12.   The method as recited in claim 9 wherein the digital receipt includes a

2   date/time stamp.

1   13.   The method as recited in claim 9 wherein the digital receipt includes an

2   identification of an originator of the electronic data transfer.

1   14.   The method as recited in claim 9 wherein the digital receipt includes an

2   identification of a recipient of the electronic data transfer.

1   15.   The method as recited in claim 9 wherein the digital receipt includes an

2   action taken relating to the electronic data transfer.

1   16.   The method as recited in claim 9 wherein the information about the

2   electronic data transfer includes an electronic document.

1   17.   A computer program embodied on a computer readable medium for

2 authorizing an electronic data transfer comprising:

3   a code segment for receiving an authentication request containing a digital

4 certificate from a requesting device via a communication link;

5   a code segment for determining whether the digital certificate is valid;

6   a code segment for creating an authentication response denying the authentication

7 request when the digital certificate is not valid, or approving the authentication request

8 when the digital certificate is valid;

9   a code segment for sending the authentication response to the requesting device

10 via the communication link; and

11   a code segment for storing information about the electronic data transfer, the

12 digital certificate and at least a portion of the authentication response.

1   18.   The computer program as recited in claim 17 wherein the authentication

2 request and the authentication response are transmitted via encrypted messages.

1   19.   The computer program as recited in claim 17 wherein the a code segment

2 for determining whether the digital certificate is valid comprises:

3   a code segment for sending a validation request for the digital certificate to a

4 validation authority; and

5   a code segment for receiving a validation response from the validation authority

6 indicating whether or not the digital certificate is valid.

1   20.   The computer program as recited in claim 17 wherein the authentication

2   response includes a date/time stamp.

1   21.   The computer program as recited in claim 17 wherein the authentication

2   response includes a digital receipt.

1   22.   The computer program as recited in claim 21 wherein the digital receipt

2   includes an identification of an originator of the electronic data transfer.

1   23.   The computer program as recited in claim 21 wherein the digital receipt

2   includes an identification of a recipient of the electronic data transfer.

1   24.   The computer program as recited in claim 17 wherein the information

2   about the electronic data transfer includes an electronic document.

1   25.   A computer program embodied on a computer readable medium for

2   authorizing an electronic data transfer comprising:

3   a code segment for receiving an authentication request containing a digital

4   certificate and information about the electronic data transfer from a requesting device via

5   a communication link;

6   a code segment for determining whether the digital certificate is valid;

7   a code segment for creating an authentication response denying the authentication

8   request when the digital certificate is not valid, or approving the authentication request

9   when the digital certificate is valid;

10   a code segment for sending the authentication response to the requesting device

11   via the communication link;

12   a code segment for creating a digital receipt for the electronic data transfer when

13   the digital certificate is valid; and

14   a code segment for storing the information about the electronic data transfer, the

15   digital certificate and at least a portion of the authentication response.

1   26.   The computer program as recited in claim 25 wherein the authentication

2   request, the authentication response and the information about the electronic data transfer

3   are transmitted via encrypted messages.

1   27.   The computer program as recited in claim 25 wherein the a code segment

2   for determining whether the digital certificate is valid comprises:

3   a code segment for sending a validation request for the digital certificate to a

4   validation authority; and

5   a code segment for receiving a validation response from the validation authority

6   indicating whether or not the digital certificate is valid.

1   28.   The computer program as recited in claim 25 wherein the digital receipt

2   includes a date/time stamp.

1   29.   The computer program as recited in claim 25 wherein the digital receipt

2   includes an identification of an originator of the electronic data transfer.

1   30.   The computer program as recited in claim 25 wherein the digital receipt

2   includes an identification of a recipient of the electronic data transfer.

1   31.   The computer program as recited in claim 25 wherein the digital receipt

2   includes an action taken relating to the electronic data transfer.

1   32.   The computer program as recited in claim 25 wherein the information

2   about the electronic data transfer includes an electronic document.

1   33.   A system for authorizing an electronic data transfer comprising:

2   a computer;

3   a data storage device communicably linked to the computer;

4   a requesting device communicably linked to the computer; and

5   the computer receiving an authentication request containing a digital

6   certificate from the requesting device, determining whether the digital certificate is

7   valid, creating an authentication response denying the authentication request when the

8   digital certificate is not valid, or approving the authentication request when the digital

9   certificate is valid, sending the authentication response to the requesting device, and

10   storing information about the electronic data transfer, the digital certificate and at

11   least a portion of the authentication response on the data storage device.

1   34.   The system as recited in claim 33 wherein the authentication request

2   and the authentication response are transmitted via encrypted messages.

1   35.   The system as recited in claim 33 further comprising:

2   a validation authority communicably linked to the computer via a second

3   communication link; and

4   the computer determining whether the digital certificate is valid by sending a

5   validation request for the digital certificate to a validation authority, and receiving a

6   validation response from the validation authority indicating whether or not the digital

7   certificate is valid.

1   36.   The system as recited in claim 33 wherein the authentication response

2   includes a date/time stamp.

1   37.   The system as recited in claim 33 wherein the authentication response

2   includes a digital receipt.

1   38.   The system as recited in claim 37 wherein the digital receipt includes

2   an identification of an originator of the electronic data transfer.

1   39.   The system as recited in claim 37 wherein the digital receipt includes

2   an identification of a recipient of the electronic data transfer.

1   40.   The system as recited in claim 33 wherein the information about the

2   electronic data transfer includes an electronic document.

1   41. A system for authorizing an electronic data transfer comprising:

2   a computer;

3   a data storage device communicably linked to the computer;

4   a requesting device communicably linked to the computer; and

5   the computer receiving an authentication request containing a digital

6 certificate and information about the electronic data transfer from the requesting

7 device, determining whether the digital certificate is valid, creating an authentication

8 response denying the authentication request when the digital certificate is not valid, or

9 approving the authentication request and creating a digital receipt for the electronic

10 data transfer when the digital certificate is valid, sending the authentication response

11 to the requesting device, and storing the information about the electronic data

12 transfer, the digital certificate and at least a portion of the authentication response on

13 the data storage device.

1   42. The system as recited in claim 41 wherein the authentication request,

2 the authentication response and the information about the electronic data transfer are

3 transmitted via encrypted messages.

1   43.   The system as recited in claim 41 further comprising:

2   a validation authority communicably linked to the computer via a second

3   communication link; and

4   the computer determining whether the digital certificate is valid by sending a

5   validation request for the digital certificate to a validation authority, and receiving a

6   validation response from the validation authority indicating whether or not the digital

7   certificate is valid.

1   44.   The system as recited in claim 41 wherein the digital receipt includes a

2   date/time stamp.

1   45.   The system as recited in claim 41 wherein the digital receipt includes

2   an identification of an originator of the electronic data transfer.

1   46.   The system as recited in claim 41 wherein the digital receipt includes

2   an identification of a recipient of the electronic data transfer.

1   47.   The system as recited in claim 41 wherein the digital receipt includes

2   an action taken relating to the electronic data transfer.

1   48.   The system as recited in claim 41 wherein the information about the

2   electronic data transfer includes an electronic document.